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H. G. Wells tells the whole story,—its sordid beginnings, its gropings for light, its finding the path and losing it, until man, always bewildered, always stumbling, sometimes succeeding, stands where he is today, once more looking bewildered toward a newer day.

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Why Some People Are Never At Ease Among Strangers

PEOPLE of culture can be recognized at once. They are calm, well-poised. They have a certain dignity about them, a certain calm assurance which makes people respect them. It is because they know exactly what to do and say on every occasion that they are able to mingle with the most highly exhibited nearly and to the outline to come.

they are able to mingle with the most highly cultivated people and yet be entirely at ease. But there are some people who are never at ease among strangers. Because they do not know the right thing to do at the right time, they are awkward, self-conscious. They are afraid to accept invitations because they do afraid to accept invitations because they do not know what to wear, how to acknowledge introductions, how to make people like them. They are timid in the presence of celebrated people because they do not know when to rise and when to remain seated, when to speak and when to remain silent, when to offer one's chair and when not to. They are always uncomfortable and embarrassed when they are in the company of cultured men

It is only by knowing defi-nitely, without the slightest doubt, what to do, say, write and wear on all occasions, under all conditions, that one is able to be dignified, charming and well-poised at all times.

How Etiquette Gives Charm and Poise

Etiquette means good manners. It means knowing what to do at the right time, what to do at the right time, what to say at the right time. It consists of certain important little laws of good conduct that have been adopted by the best circles in Europe and America, and which serve as a barrier to keep the uncultured and ill-bred out of the circles where they would be uncomfortable and embarrassed.

embarrassed.

People with good manners, therefore, are people whose poise and dignity impress you immediately with a certain awe, a certain respect. Etiquette makes them graceful, confident. It enables them to mingle with the most cultured people and be perfectly at ease. It takes away their self-consciousness, their timidity. By knowing what is expected of them, what is the correct thing to do and say, People with good manners, therefore, are

they become calm, dignified and well-poised—and they are welcomed and admired in the highest circles of business and society.

Here's the Way People Judge Us

Let us pretend that we are in the drawing-room and the hostess is serving tea. Numer-ous little questions of conduct confront us. If we know what to do we are happy, at ease. But if we do not know the correct and cultured thing to do, we are ill at ease. We know we are betraying ourselves. We know that those who are with us can tell immediately, simply by watching us and talking to us, if we are not cultured. if we are not cultured.

if we are not cultured.

For instance, one must know how to eat cake correctly. Should it be taken up in the fingers or eaten with a fork? Should the napkin be entirely unfolded or should the center crease be allowed to remain? May lump sugar be taken up with the fingers?

There are other problems, too—many of them. Should the man rise when he accepts

too—many of them. Should the man rise when he accepts a cup of tea from the hostess? Should he thank her? Who should be served first? Is it good form to accept a second cup? What is the secret of creating conversation and making people find you pleasant and agreeable?

It is so easy to commit embarrassing blunders, so easy to do what is wrong. But etiquette tells us just what is expected of us and guards us from all humiliation and disconfert.

comfort.

Do You Know

how to introduce men and women correctly?

how to word invitations, announcements, acknowledgments?

how to register at a hotel? how to take leave of the hostess after an enter-tainment?

how to plan home and church weddings?

how to use table silver in the proper way?

how to do at all times, under all conditions, the cultured, correct thing?

Etiquette in Public

ditions, the rrect thing?

Here are some questions which will help you find out just how much you know about the etiquette that must be observed among strangers. See how many

of them you can answer:

When a man and woman enter the theatre-together, who walks first down the aisle? When the usher points out the seats, does the man enter first or the woman?

There is nothing that so quickly reveals one's true station and breeding than awkward, poor manners at the table. Should the knife be held in the left hand or the right? Should olives be eaten with the finger or with



Many embarrassing blunders can be made in a public restaurant. Should the young lady in the picture pick up the fork or leave it for the waiter to attend to? Or should one of the men pick it up?

a fork? How is lettuce eaten? What is the correct and cultured way to eat corn on the cob? Are the finger-tips of both hands placed into the finger-bowl at once, or just one at a time?

When a man walks in the street with two women does he walk between them or next to the curb? Who enters the street car first, the man or the woman? When does a man tip his hat? On what occasions is it considered to the control of t bad form for him to pay a woman's fare? May a man on any occasion hold a woman's arm

a man on any occasion hold a woman's arm when they are walking together?

Some people learn all about etiquette and correct conduct by associating with cultured people and learning what to do and say at the expense of many embarrassing blunders. But most people are now learning quickly and easily through the famous Book of Etiquette—a splendid, carefully compiled, authentic guide towards correct manners on all occasions.

The Book of Etiquette

The Book of Etiquette makes it possible for you to do, say, write and wear what is absolutely correct and in accord with the best absolutely correct and in accord with the best form on every occasion—whether you are to be bridesmaid at a wedding or usher at a friend's private theatre party. It covers everyday etiquette in all its phases. There are chapters on the etiquette of engagements, weddings, dances, parties and all social entertainments. There are interesting chapters on correspondence, invitations, calls and calling cards, New chapters on the etiquette in foreign countries have been added, and there are many helpful hints to the man or woman who travels. who travels.

With the Book of Etiquette to refer to, there can be no mistakes, no embarrassment. One knows exactly what is correct and what is incorrect. And by knowing so definitely that one is perfect in the art of etiquette, a confident poise is developed which enables one to appear in the most elaborate drawing-room, among the most brilliant and highly cultured people without feeling the least bit ill at ease.

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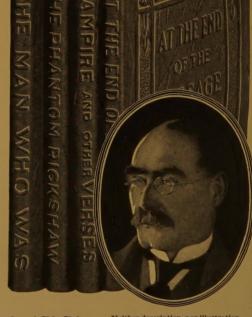
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Their names are WHAT and WHY and WHEN, and HOW and WHERE and WHO."

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David will introduce you to his sister, Harriet, the finest lady (your mother excepted) that ever knitted before an open fireplace. What a wonderful woman she is! How neat she keeps the little farmhouse! No

wonder it's the best spot on the farm! The cheerful hospitality of the place; the homely entertainment she gives to David's queer acquaintances. But that is not all. Harriet makes the best mince pies you ever tasted. Ask any man what he thinks of Grayson and he will first talk of Harriet. The girls love her, too. Everybody is reading Grayson and meeting Harriet, and many other real friends.

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David Grayson makes friends for the enjoyment of their association. He gives us delightful character pictures of the sturdy country folk who are his neighbors. You will find yourself included in his list of friends after you have read "Ad-ventures in Friendship" and will be happy when he speaks to you through his writings—breathing the breath of humanity.

Adventures in Contentment

This is the first Grayson book the reader should open. It speaks of his escape from death in the city and his finding of real contentment on a farm. Every city dweller born on a farm feels the longing at some time or other to return to it. To those who do not know the joy of life in the country this book will be a revelation—to all it will be a source of happiness.



The Friendly Road

We wander with Grayson from the dusty highways with their smell of gasolene into shady byways. How pleasant these roads in the summertime! And roads in the summertime! And when he speaks of breathing in the crisp morning air, we take a deeper breath ourselves, and fancy that we smell the ripened fruit and the wholesome fragrance of the countryside on a bracing fall morning.

Great Possessions

So full of the fragrance of the country is this book that we find ourselves wondering whether we are reading or doing deep-breathing exercises. Grayson unfolds humanity's possessions—shows what they are and how you and I should use them.

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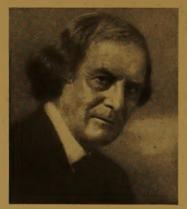
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"A Message to Garcia", Hubbard's tribute to Major Rowan, first appeared in the Philistine of March, 1899, less than three months after signing the treaty of peace at the conclusion of the Spanish-American War. Elbert Hubbard appreciated immediately the splendid achievement of Major Rowan, and saw in it a message for every American.

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That others might have a direct and easy road to the same source of power, he created a new style of biography—a Human View of Human Beings. Once a month for fourteen years without a break he gave to the world one of his

LITTLE JOURNEYS TO THE HOMES OF THE GREAT

He made those, long dead, live again and introduced them to multitudes who had not even heard their names. From his pen inspiration flashed as sparks from beaten iron upon an anvil. It was a torpid mind that could read his glowing sentences and not be fired with new resolves and new aspirations. His Journeys were a challenge that made men think and that could not be forgotten. They were the tools with which he stimulated thought and inspired achievement.

It is not strange that after Hubbard went down with the Lusitania, The Roycrofters in selecting a permanent memorial to their founder should choose the "Journeys" which made sure his place in the halls of fame. There are 182 Little Journeys altogether, and to be on familiar terms with 182 of the World's Great Minds is to be an educated person. These little gems have been gathered into fourteen beautiful volumes printed on specially made paper containing the Roycroft watermark, bound in semi-flexible binding, each volume handsomely embossed and modeled in colors.

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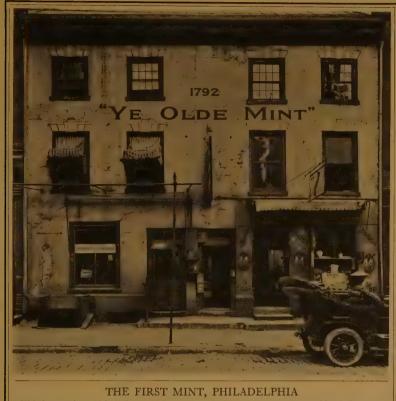
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THE STORY of UNCLE SAM'S MONEY



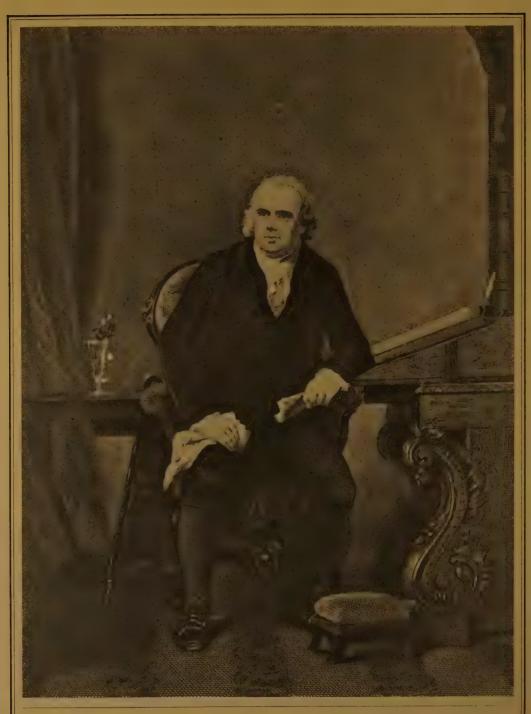
This interesting old building, which stood until about ten years ago on North Seventh Street, was the first building erected under authority of Congress for Federal purposes

HE following article presents an interesting picture of the struggle that the American people have waged for generations with the problem of evolving a satisfactory monetary system. This struggle has not yet been crowned with success; but, after all, money, whether sound or unsound, stable or unstable, is only a symbol of the things that make the nation rich and strong.

The following pages tell in a clear, informative way just how the United States has endeavored, step by step and by varied experiments, to develop and establish a secure system

of finance.

Foreword by
RAYMOND T. BAKER
Former Director of the Mint



 Robert Morris, in finance, and George Washington, in the field, were the chief figures of the War for American Independence. Morris—born in England in 1734, of obscure parentage, died in Philadelphia in 1806—was a signer of the Declaration of Independence and a delegate to the Continental Congress. He established the Bank of North America in 1781, continued in the service of his country as Superintendent of Finance, 1781-1784, and represented the State of Pennsylvania in the United States Senate, 1789-1795

The MENTOR

Vol. 10



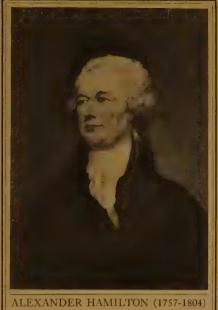
No. 9

OCTOBER, 1922



HE STORY OF UNCLE SAM'S MONEY * *

Article prepared in Washington, and checked and approved by the Statistical Division of the Treasury. With a foreword by Raymond T. Baker, former Director of the U. S. Mint



ALEXANDER HAMILTON (1757-1804)
From a Portrait by John Trumbull
First Secretary of the U. S. Treasury (1789-1795)

In cashing a check at your bank, you have received, let us say, five \$10 bills. When you examine them you find that, although each bill is good for \$10, all of them are different in character. Now, what is the difference between these bills, and what security is back of each of them? One of your bills is a gold certificate—another a silver certificate. Each of these represents an actual deposit of precious metal in the Treasury—the former in the shape of gold coin or bullion, and the latter in the shape of silver dollars. The gold and silver thus deposited cannot be used for any purpose except to redeem gold and silver certificates, so these bills are safely secured by metal on deposit. The next bill that you examine is not a certificate, but simply one of Uncle Sam's promissory notes officially known as United States notes but popularly known as "greenbacks," or "legal tender." It will interest you to know that the amount outstanding of such notes is limited by law to \$346,681,016. New notes merely replace those turned in for redemption, and do not increase the total volume. In order to secure these notes, the Government keeps in the Treasury a "gold reserve," which is now more than \$150,-000,000, and is entirely distinct from the gold kept for the redemption of gold certificates.

Your fourth bill is a Federal Reserve note. Such notes bear, on their face, the promise of Uncle Sam, but they are issued only through the twelve Federal Reserve banks, and therefore partake of the nature of bank notes. Your fifth bill proves to be a bank note, issued by the "First National Bank of Paterson, N. J." Its security is provided for by the National Bank Act.



COIN AND CURRENCY IN STORAGE This is a view of one corner in the vault of the Treasury Department, and shows the arrangement of coin in bags and currency in packages

In order to issue bank notes, every national bank has to make a deposit of government bonds in the United States Treasury, equal in amount to the notes to be issued. It must also maintain with the Treasurer of the United States a redemption fund in lawful money equal to five per cent of its outstanding notes.

On such security a mere piece of paper can be made worth \$1, \$5, \$10. or more. It was only after many years of financial experiments that a new country like the United States could establish its financial system on a secure basis. During those years. many experiments were tried—some of them very costly. Many mistakes were made—and a few high crimes committed. The story of Uncle Sam's money is full of important, grave, and some dramatic incidents.

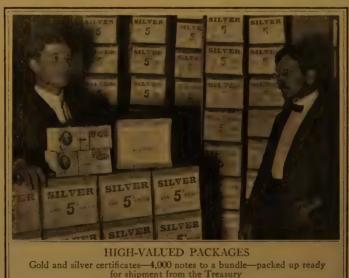
Among our colonial ancestors there was always a scarcity of gold and

silver money. The settlers of America were mostly poor; they brought only a small supply of coins with them from the Old World, and, as their imports exceeded their exports, the greater part of this money soon found its way back across the sea.

So the colonists used various things in place of money. The most curious was wampum, which consisted of beads made by the Indians from shells of many species.*

The beads were strung together in belts or sashes, and had been used by the Indians, both for ornaments and as money, before the advent of the whites. They were made in two colors—white and violet (usually described as black).

The settlers first used wampum in trading with the Indians, but they soon began to use it among themselves, and laws were passed prescribing its value. In Connecticut four white beads were worth a penny; in Massachusetts, six or eight. The dark-colored beads were worth twice as much as the white. In the course of time wampum was counterfeited, and this was one reason why it passed out of use.



THE STORY OF UNCLE SAM'S MONEY

The most celebrated of the makeshifts for money was tobacco. It has been said that "Virginia grew her own money for nearly two centuries, and Maryland for a century and a half." Not only was tobacco a legalized currency in these colonies, but there was a time, in Virginia, when it was the only one in use. An early experiment in the use of paper money was the

WHERE UNCLE SAM'S PAPER MONEY *

The Bureau of Engraving and Printing, Washington, D. C., where all the United States money, also bonds, stamps, etc., are engraved and printed. The building is attractive architecturally, and set in a beautiful spot on the Potomac Basin. Nearby, the Washington Monument rears itself like a warning finger

issue of tobacco notes, begun in 1727. These were certificates that certain quantities of tobacco had been deposited in government warehouses. They were similar, in principle, to the gold and silver certificates now issued by the United States Treasury.

In the New England colonies, beaver skins, musket balls, dried fish, corn, rye, barley, and peas were all, at various times, used as money, and their value was fixed by law. In South Carolina, rice was receivable for taxes.

In 1652 the coinage of silver shillings, sixpences, and three-penny pieces was begun in Massachusetts, and a little later of twopences. The first issues were so plain in design that they afforded a harvest for the coin clippers; hence a



ENGRAVING PLATES FOR PAPER ** ** MONEY **

This is one of the expert engravers in the building above. He cuts the metal plates to the designs that we see printed on our bills and bonds

THE STORY OF UNCLE SAM'S MONEY



SALMON P. CHASE Secretary of the Treasury during the trying four years of the Civil War. It was he that steered the national fithe breaking point

nances when the Government's credit was stretched and strained almost to to depreciate, notwithstanding the passage of laws imposing heavy penalties for a refusal to accept them on a par with coin. There were many scandals connected with the issue of such money, which hastened its deterioration. Harvard College is said

After the Revolution, the young American nation embarked upon even more reckless undertakings in the issue of paper currency than those of colonial days.

to have lost £10,000 through the de-

preciation of bills of credit.

Besides the so-called "Continental currency," issued under authority of Congress, bills of credit were issued in almost equal volume by the individual states. By the end of 1779 the congressional issues amounted to over \$241,000,000 and the state issues to more than \$200,000,000.

The inevitable results followed. As early as 1777, the inferior value of

more elaborate pattern was adopted, the principal feature of which was the figure of a pine tree. One oddity of this famous "pine-tree coinage" was that all the coins minted during more than thirty years were dated 1652, except the two-penny pieces, which were all dated 1662. The commonest metal coinage of colonial times was obtained through trade with the West Indies in the shape of Spanish silver dollars, or "pieces of eight." These coins, minted partly in Spain and partly in the Spanish colonies, later became the basis of the coinage adopted by the United States Government.

Paper money, under the name of "bills of credit," was issued by Massachusetts beginning in 1690, and later by other colonies. The colonists, with no experience in such undertakings to guide them, committed blunders in the use of paper money, and the bills of credit soon began



MONEY FLOWS THROUGH LIKE WATER This is the cash room of the United States Treasury, Washington, D. C.

Continental money was universally recognized, and the hardships that always accompany such a situation began to be felt. As the paper currency was legal tender for the payment of debts, people who owed money were eager to pay in bills of credit, which cost them almost nothing, while their creditors were equally anxious not to be paid except in sound money. Toward the close of the war the purchasing power of paper money was



A FRIEND OF THE UNFORTUNATE

This gentle-faced lady for years examined de-faced and partially destroyed bills, and on her decision the Government made good the loss. The picture shows her examining the charred remnants of burned bank bills in an endeavor to identify them and report their values

so small that it took \$150 to buy a bushel of corn, and tea was selling at \$90 a pound. Samuel Adams paid \$2,000 for a hat and a suit of clothes. No wonder the expression "Not worth a Continental!" became a proverb in our language!

One of the early steps in sound finance in this country was the establishment, by Robert Morris, of the Bank of North America, in the year 1781.

AND HIS GREAT BANK

ROBERT MORRIS Morris was the financial genius of the Revolution. Out of his own pocket, or by means of his personal credit, he provided the hard cash which, on more than one occasion, saved the American cause from collapse;

but nothing that he did was of more lasting benefit to the country than the founding of a strong bank, with a capital fully paid up in specie. This institution was able to make large advances to the Government, and its notes, which passed at face value, provided the circulating medium that was badly needed to replace the discredited Continental paper. This historic bank is still doing business in Philadelphia.

Our country fortunately produced another man of great financial ability in the person of Alexander Hamilton. As the first Secretary of the Treasury he devised our present system of coinage, with the dollar as the unit of value, and the decimal system of reckoning in place of the awkward pounds, shillings, and pence previously in use.

Hamilton's plan, adopted by Congress, provided for the free coinage of both gold and silver, and fixed the respective values of these metals. This system—bimetallism,—after trial in many countries, has now been universally abandoned, and before the outbreak of the World War most civilized nations, with the exception of China, had made gold alone the standard of value. Its

THE STORY OF UNCLE SAM'S MONEY



A ROOM FULL OF BONDS
A scene in the Bureau of Engraving and Printing, Washington, D. C.

merits and demerits have, however, been the subject of endless discussion.

After the downfall of the Continental currency, the Government did not issue any paper money, intended for circulation, until the outbreak of the Civil War. Before the Civil War our paper currency consisted entirely of bank notes, of which there was an abundance.

In the year 1791 the Bank of the United States was established in Philadelphia on the recommendation of Hamilton. This bank had a semi-official character, as the Government owned part of its stock, and it was the chief depository for public funds. With the aid of branches located in seven principal cities, it transacted most of the Government's financial business and, at the same time, gave stability to the whole banking system of the country. Unfortunately its charter ran out on the eve of the War of 1812—just when its services would have been most valuable—and was not renewed because of political intrigue and the jealousy of rival banks. A host of unsound state banks sprang up in its place. In 1814 occurred the first general suspension of specie payments (i. e., a refusal of the banks or the Government to redeem

paper currency in coin), and since that date there have been several in our financial history. The suspension of 1814 lasted more than two years, and ended only after the establishment of a second Bank of the United States, chartered in 1816. This institution, like its predecessor, became involved in political strife, and at last succumbed to the enmity of Presi-



CLIPPING AND INSPECTING BONDS

In the Bureau of Engraving and Printing, Washington, D. C.



THE FIRST PROCESS IN THE DESTRUCTION OF SHABBY BILLS &

Bills in bad condition are returned to the Treasury Department. They are there redeemed and fresh bills are given out. This picture shows the redeemed bills being cut in two previous to maceration, which means being ground down to pulp

dent Jackson, who caused the government deposits to be withdrawn from it in 1833.

A period of great disorder followed. In 1837 occurred the worst financial panic in the history of the country up to that time, during which nearly all banks suspended payments, and a host of business firms failed. For many years banking was in a state of chaos, on account of the lack of uniform methods and proper regulation. What with the vast variety of bank notes, mostly passing below their face value, a swarm of bogus banks and counterfeiters, and innumerable bank failures, it is hard to see how any legitimate business could have been conducted. This was the period of the notorious "wild-cat" banks of Michigan—so called because their notes bore a picture of that animal—of which forty were started under a very lax state law in

WILD-CAT BANKS of these failed within two years.

GREENBACKS

* In 1846 the United States withdrew its deposits from all banks and assumed the custody of its own funds, under the Independent Treasury System.

In the early days of the Civil War, gold and silver money vanished from circulation. At the close of the year 1861 the credit of the Government was so shaken that timid people withdrew coin from the banks, and specie payments were suspended by both the banks and the Treasury. A total of more than \$200,000,000 in bank notes was then in circulation, together with \$33,000,000 in Treasury notes. To this large volume of paper money the Government soon added the first great issue of a new kind of bills, known as "greenbacks," of which \$450,000,000 appeared before the war ended. In the absence of specie to redeem them, these bills speedily depreciated. There was a general rise of prices, and the history of Continental currency was repeated, except

THE STORY OF UNCLE SAM'S MONEY



that the evil did not proceed so far. The lowest value reached by the greenbacks was thirty-five cents on the dollar (compared with gold), in 1864. Scarcity of coins led to the general use of postage stamps in making change, and to the issue by private concerns of a motley assortment of tickets, due bills, and the like, popularly known as "shin plasters," as well as copper tokens and other coins. The Gov-

ernment itself finally issued fractional paper currency to a value of nearly \$50,000,000. For a number of years 50c, 25c, 15c, 10c, and even 5c paper bills were in circulation.

Under such circumstances the sale of government bonds, of which there were huge issues during the war, was a difficult task, accomplished largely through the genius and energy of one man—Jay Cooke. It was chiefly in order to promote the sale of bonds that Congress established, in 1864, a system of national banks, which were required to deposit government bonds in the Treasury as security for their notes; the latter, in turn, being printed and supplied to the banks by the Government. Specie payments were not resumed until 1879, seventeen years after suspension. Meanwhile the business of the country was greatly embarrassed by fluctuations in the price of gold. On "Black Friday," September 24, 1869, the efforts of Jay Gould and his confederates to "corner" the gold market caused a general panic and ruined many firms. A worse panic occurred in 1873, following the spectacular failure of Jay Cooke & Co.

The latest great event in our monetary history was the establishment of the Federal Reserve banking system at the close of the year 1913. Under this system all the national banks and many of the state banks and trust companies are tied together in one powerful organization, under the supervision of the Federal Reserve Board in Washington. There are now nearly 10,000 banks in this organization. The country is divided into twelve districts, in each of which there is a central institution, known as a Federal Reserve bank, which does no banking business with the public, but only with the other banks.

Federal Reserve notes, issued under this plan, are free from the restriction, imposed by law upon national bank notes, of being secured by deposits of government bonds, and they thus provide a more "elastic" paper currency—

THE STORY OF UNCLE SAM'S MONEY

one that expands and contracts more readily in accordance with the needs of business. They are secured, however, by gold deposits and commercial paper.

Now, how is Uncle Sam's money made? The Director of the Mint has his office in Washington, but none of the mints and assay offices under his direction are in that city. The most important mint is in Philadelphia. The metal for coinage is alloyed with copper in the ratio of one to nine, in order to make it hard enough to withstand the ordinary wear of circulation. It is cast in ingots, which are passed between rolls until reduced to strips of the proper thickness for coins. These strips are next cut into blank disks, known as "planchets," which are carefully sorted, to remove imperfect pieces, and weighed. Overweight pieces are filed down; underweight pieces are remelted. The planchets next go into a milling machine, where they receive the raised edge that is to protect the design on the

coin from abrasion. After being annealed, cleaned, and dried, the pieces are ready to be stamped. Both sides are stamped at once between engraved dies, and the same process presses the edge of the coin against a fluted collar, in order to give it a series of little notches. If the edge were left smooth it would be easy for lawbreakers to file a little gold or silver from a coin without detection. Great pressure is required in the stamping process to give a clear, sharp impression. A twenty-dollar gold piece is coined under a pressure of 175 tons and a silver dollar under a pressure of 150 tons.

Besides gold and silvercoins, the mints turn out every year more





FINAL SERVICES & IN THE LIFE & OF PAPER MONEY

The picture above shows trucks full of choppedup paper money being checked and thrown into the hungry mouth of the macerater. The picture below shows the rough sheets into which moneypaper pulp is pressed after leaving the macerater. This pulp is made up in various ways and used for various purposes



MONEY, MONEY EVERYWHERE AND NOT A BILL OF USE! Currency without sound national credit behind it is only paper, and fit for nothing else. Here is a resident of Germany who is papering his walls with valueless 100-kroner and Polish 100-mark notes

than half a billion nickels and pennies. They also coin money for the Philippine Islands and various Latin-American republics.

All the sweepings of the mints are saved and burned, and the gold and silver in them are recovered. At the Philadelphia mint this saving amounts to something like \$10,000 a year.

The printing of paper money and bank notes is done at the Bureau of Engraving and Printing, in Washing-

ton. The paper used is made by a secret process at a private mill in Massachusetts. It contains little fibers of colored silk, as a safeguard against counterfeiting. Unauthorized possession of such paper or any imitation of it is a penal offense, and there is a most elaborate system of accounting for every sheet from the time it is manufactured until it is converted into money.

The engraving of a plate from which money is printed takes over six months and calls for very costly machinery, such as few counterfeiters could afford to duplicate. Notes are never printed from the original plates, but from replicas. The preparation of a piece of paper money takes about thirty days, during which it is counted more than fifty times.

Of the vast amount of paper turned into the Treasury for redemption, part is reissued, and the rest is destroyed. Many bills are received in a torn, burned, or otherwise damaged condition. Shreds of money have been rescued from a threshing machine, from a cow's stomach, and from other odd places. If there are enough fragments to make three fifths of a bill, it is redeemed at full face value; if between two fifths and three fifths, at half value. Smaller fragments are redeemed on proof that the rest was destroyed.

Bills to be destroyed are counted and made up in packages, which are then sliced in two lengthwise, after which the half-sheets are recounted separately. The canceled notes finally go to a "macerater"—a huge globe-shaped receptacle of steel—in which they are ground up into wet pulp. The lid of this device is secured by three locks, the keys to which are kept by three officials of the Treasury, and the macerater is opened every morning to receive condemned currency.



Curtis and Cameron

In the dome of the Capitol, Harrisburg, Pa.

THE SPIRIT OF VULCAN, By Edwin A. Abbey LABOR IN FINE

THE GLORIFICATION OF LABOR IN PAINTING AND SCULPTURE BY DISTINGUISHED AMERICAN AND EUROPEAN ARTISTS



INDUSTRY, By Paolo Veronese (1528-1588)

In the Ducal Palace, Venice

One of several frescos in the celebrated Italian Palace that helped to establish Veronese's name as a draughtsman, colorist, and painter of sensuous beauty. In the hands of the figure is a spider-web—symbol of industry

THE WONDER OF WORK

By JOSEPH PENNELL

Work has always been an inspiration to artists, from the time when we were told to earn our bread by the sweat of the brow, till now when most of us are trying

to forget the command, and act like "ladies and gentlemen."

Under the Church, work-the building of the Tower of Babel and the Temple—was the subject of endless imaginings by painters, sculptors and gravers who never assisted at the functions they illustrated. Painters. who sat in their studios hundreds of years after the towers and the temples were designed and destroyed, have showed what they imagined the temples and towers looked like. This-this sort of creation or invention — we art students in America called "genius work"

because it was done out of our heads. The results, in a few instances, have been works of art because of excellence of technique. But the man with the greatest imagination is the man with the greatest information about his own surroundings, which he uses so skilfully that we call the result imaginative, and this is the way the greatest art of the world has been created.

I am not disputing the power, in their day, nor the charm they still have—for the very few who understand—of Cimabue, of Giotto, of the painters of the Campo Santo at Pisa, when they painted the subjects I have mentioned, nor of Pintoricchio—he put work in the background of his paintings, as Dürer did in his prints. And there is the wonderful building of a cathedral by Van Eyck in Antwerp. There

are compositions by Bellini and Carpaccio which show they studied work. It is strange so far as I know, that Le-onardo da Vinci ignored work-in his pictures—he who was such a great workman. yet vowed he could paint with anyone, among his greatest accomplishments. But, with all these artists, either work was a detail or imaginative; it was never the dominant motive. never a study of work for work's sake. There are a few records in sculpture, most notable amongst them being the Assyrian Reliefs at the British Museum. Curiously, I am unable

to find, though



@ Gerrit A. Beneker

in the Cleveland Museum of Art

MEN ARE SQUARE, By Gerrit A. Beneker

Painted in the mills of the Hydraulic Steel Co., Cleveland, Ohio, by an artist who finds unfailing inspiration in the grimy, strong-armed toilers that turn the wheels of industry

they must exist, in sculpture, reliefs or paintings of the great architectural works of the Egyptians—or those of the Greeks either. In the Bayeux tapestries there is the work of the supporter.

The first artist I know of—though I am not an art historian—to see the pictorial possibilities of work, the Wonder of Work for Work's Sake, was Rembrandt.

Rembrandt saw that his father's mill was beautiful, and by his renderings of the windmill and the dykes of Holland proved



THE STONE CRUSHER, By Robert Spencer

A picture typical of this young and important artist, who paints with skilful realism commonplace episodes in the daily life of American workingmen

them the great works of his little country, and showed they were pictorial. And he drew, etched, and painted them because he loved their big powerful forms, their splendid sails, the way they bordered the land and kept out the sea. They were for him the Wonder of Work, the wondrous works of his time, the works that were all about him. So strong and so powerful were these Dutch works that they have lasted till today, and so well were they designed that all windmills and watermills have kept their form till now. The working parts have possibly been improved, but the design has not been changed, and Rembrandt's etchings—so accuratelydrawn they would serve as working models—prove it. And yet Rembrandt has made the per-

fect artistic composition as well as a true mechanical rendering of these mills and dykes.

To paint work one must study work. It is far easier to paint a heavenly host or a dream city in one's studio than to make a decoration out of a group of miners, or to draw a rolling mill in full blast. Yet one of these subjects can be as notable as the other, as Whistler proved.

Though I never studied under Whistler

Though I never studied under Whistler—never was his pupil—he is and always will be my master—the master of the modern world, the master who will endure. Because he glorified the things he knew, by "The Science of the Beautiful." This study of work—the most difficult study in the world, under the most trying condi-



In the Metropolitan Museum of Art, New York

FORGING THE SHAFT, By John F. Weir

An example of American art of a former generation. The creator of this stirring scene was the son of Robert W. Weir, once instructor in art in West Point Academy, and brother of J. Alden Weir, an artist of high reputation.

tions—was never abandoned by him till he said what he wanted, in the ways he wanted, not till he had made a series of masterpieces which live and will live forever.

But there was a man who gave his later life to the Wonder of Work—Constantin Meunier. This was his life work, and the life of his world, the world, as with Whistler, around him, for "That is best which nearest lieth."

Meunier was an old man when a few years ago I first heard of him and saw his work. He had then done his heroic "Antwerp" and his puddlers and miners in bronze, his paintings and his chalk drawings, his decorations, his great apse for the unbuilt basilica—the monument to modern work and workers. His work is decorative because it is true.

In America we have imaginings of Holy Grails, Pied Pipers, Religious Liberties, when one fact in "murals" about steel works, sky-scrapers, or the Brooklyn Bridge would be worth a lot in the future when these factless fancies are whitewashed out,

or made a good ground to paint on. W. B. Van Ingen has glorified work by his Panama decorations in the Administration Building at Balboa. Puvis de Chavannes first of all magnificently showed the way to combine the old decoration with the new realism. His life work at Amiens is pure invention, so are his designs in the Boston Library and in the Sorbonne, but they are the most perfect examples of decorative, imaginative, conventional work in the modern world.

From the very beginning I have cared for the Wonder of Work; from the time I built cities of blocks and sailed models of ships across the floor in my father's office, till I went to the Panama Canal, I have tried to do what I could in New York, Chicago, San Francisco, the coal mines of my native state—Niagara—and in Europe and at Panama. I went to Panama because I believed that, in the making of the greatest work of modern time, I should find my greatest inspiration. Almost before I left the Canal, artists, architects, and decorators were on their way there.



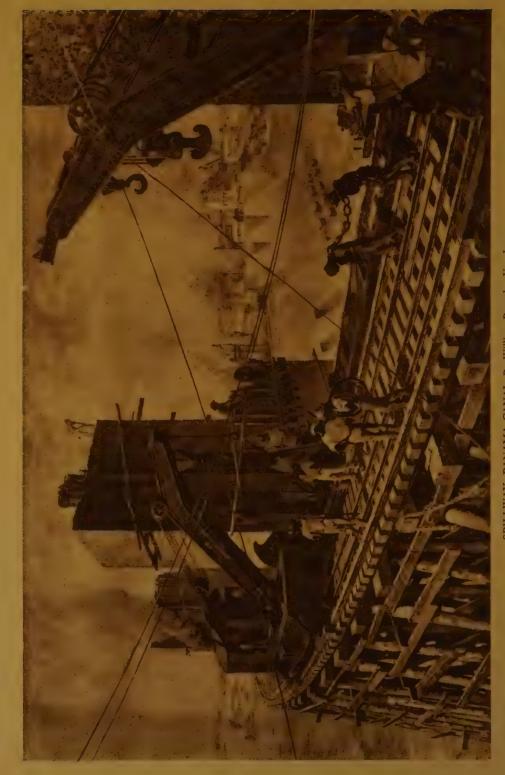
In the Metropolitan Museum of Art, New York

GLASS BLOWERS OF MURANO, By Charles Frederick Ulrich

Glass-making was one of the main sources of wealth in ancient Venice, and, on the neighboring island of Murano, a colony of artist-workers still produce the variegated glassware that has so long been famous for the delicacy of its blowing

The artist who has something to say in his own way about his own time, and can say it, will live, and his work will live, with Rembrandt, Velasquez, Franz Hals, Meunier, and Whistler—artists who painted and drew the work and life about them. And art which shows life and work will never die, for such art is everlasting, undying, "The Science of the Beautiful."

From "The Wonder of Work," by Joseph Pennell, J. B. Lippincott, publisher



SPILLWAY, PANAMA CANAL, By William Brantley Van Ingen en is represented by mural decorations in many stately halls. For the Administration Building, Panama Canal Zon



THE HEAVENLY HOST, By Jonas Lie

Though Norwegian by birth, Lie has identified himself closely with American life and work. His pictures of the Panama
Canal present with vigor and imagination the gigantic labor of digging the Big Ditch



ALLEGORY OF LABOR, Sculptured decoration surmount



In the Buffalo Fine Arts Academy

THE DOCKHAND, By Constantin Meunier

"Meunier showed without sentiment the workman at work, not with any idea of preaching about his wrongs, his tr workwomen in Belgium. Meunier showed that the workman w



portico of the Capitol, Washington, By Paul W. Bartlett



In the Buffalo Fine Arts Academy

THE HAMMERMAN, By Constantin Meunier

is struggles, his misery, but to show the Wonder of Work for its own sake, and the pictorial possibilities of workmen and thy of the artist's chisel, chalk, needle, and paint."—Joseph Pennell



THE LITTLE WEAVER, By Juan Planella y Rodriguez

An effective protest by a Spanish painter against the labor-slavery of children. The hard grim metal of the complicated machine contrasts with the pallor of the little worker's cheek



Detroit Publishing Co.

In the Museum of Art, Toledo, Obio

THE POTTER, By Nils Forsberg

Authorities on the making of pottery declare this picture to be a technically perfect representation of the deft process called "throwing on the wheel"

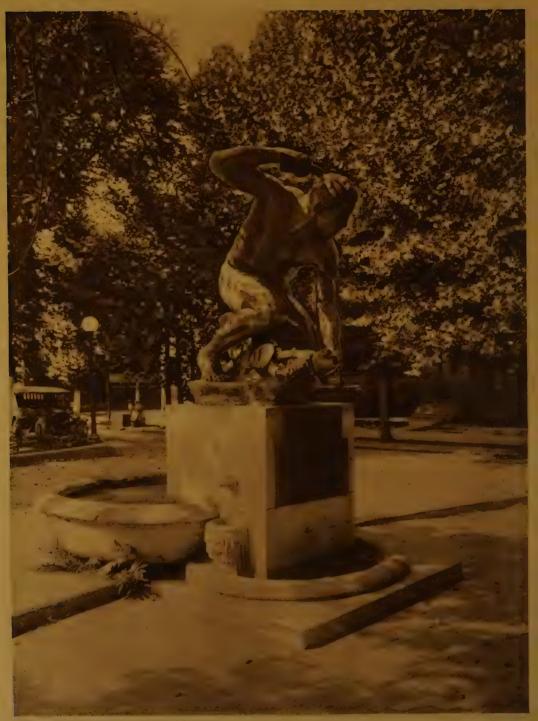


O Detroit Publishing Co.

In the Corcoran Gallery of Art, Washington

THE NAILMAKERS, By Oscar Bjorck

An interesting study by a Swedish painter who has sensed the pleasing picture quality of this crude and lively scene



Photograph by courtesy Cairo Association of Commerce

THE HEWER, By George Grey Barnard

The posture of this splendid, vigorous figure—presented to the city of Cairo, Illinois, in memory of one of its citizens—expresses the effort of man to hew his way through Nature's obstacles to achievement



@ Gerrit A. Beneker

In the Cleveland Museum of Art

GRAY MATTER (The Iron Man), By Gerritt A. Beneker

A companion and a co-worker with the Man of Muscle is the "Man of Iron"
"Towering tall from factory floor,
Rises the massive machine.
Almost human, you say.
Gray matter in the power that drives it,
In the care it demands from men"



TOWERS OF MANHATTAN, By Fred Dana Marsh

"Numberless crowded streets
High growths of iron,
Slender, strong, light,
Splendidly uprising toward clear skies . . .
City of spires and masts! My city!"—Walt Whitman



In the National Safety Museum, Washington

BRIDGE BUILDERS, By Fred Dana Marsh

A native of Chicago, the artist who painted the pictures shown on these two pages delights in taking for his models brawny figures of men that wrestle with steel and iron and raise to high heaven structures of power and beauty



© Joseph Pennell

FORGING SHELLS: THE SLAVES OF THE WHEEL, From a lithograph by Joseph Pennell

American artists, more than those of any other country, have revealed beauty in prosaic surroundings; and first among his fellows stands the master-etcher and lithographer whose work is here illustrated. He says of this scene, "No composition could be finer, no movement more expressive, no grouping more perfect, and yet all this was happening every day and all day in an oily, dirty, greasy, smoky shell factory, and the workmen all this was happening every day and all day in an oily, dirty, greasy, smoky shell factory, and the workmen, black men, were turning the big shell, under the big hammer, by the big capstan wheel that held it"



MOTOR RUN BY STAR POWER *

BY MAY TEVIS

A motor driven by starlight has been invented by an American scientist, Dr. W. W. Coblentz, of Washington, D. C. This starpower motor is said to be the most delicate instrument ever devised by man.

To understand the importance of Dr. Coblentz's work it is necessary to examine man's reaction to the universe, which is two-fold: there is, first, the effort to comprehend it in its minutest details, and, second, the effort to subdue its mighty forces to his pur-

poses. To the second purposeman has bridled thelightning and imprisoned the energies of fire and water. But even more wonderful than the steam engine, the blast furnace, and the highpower electric current, perhaps, are those instruments by

which man has sought to disclose nature's most closely guarded secrets—the microscope, the ultra-microscope, and the spectroscope. The latest addition to these instruments of investigation and precision is Dr. Coblentz's device, which is the fruit of fifteen years of study and experiment. It is a miniature motor, the motive power of which is the heat radiated from the distant stars.

Though still under fifty, Dr. Coblentz is one of the most distinguished authorities upon radiometry, the science of radiation measurement. It is said that it is his ambition to compute the total amount of radiant energy in the universe as known to science. In addition to his more abstruse writings, Dr. Coblentz has written monographs upon the firefly, and upon the sorts of glass best fitted for protection against injurious radiations. He has been connected with the U. S. Bureau of Standards for a number of years.

The star motor operates by means of a thermocouple, or thermo-electric couple, as it is better called, placed in a vacuum tube. A thermo-electric couple consists of two conducting materials of different nature, usually two strips of wires of different metal, joined at their ends. When there is a difference of temperature, no matter how slight, a current of electricity is generated between these two conductors, the strength of which may be measured by a sufficiently sensitive galvanometer. A galvanometer is an instrument for measuring the strength of an electric current. It has been found that a thermo-electric couple is more sensitive when placed in a vacuum.

Dr. Coblentz's apparatus is so sensitive it

is possible to detect a current of only one billionth of an ampere with it: or, to pre-sent it more graphically, it is possible to measure the heat given off by the most distant stars by means of the current generated by their heat in the vacuumcontained thermo-



MINIATURE MOTOR
RUN BY

STAR POWER *

Through this little instrument the stars may be engaged in the service of mankind. It is probably the most delicate instrument in existence, and it took Dr. Coblentz, of Washington, D. C., fifteen years to complete it

couple. This is amazing when one is told by Dr. Coblentz that, if the heat from a certain nebula, composed of one hundred and five stars that are removed many hundreds of millions of miles from the earth, were concentrated upon sixty drops of water for one hundred years, the temperature of the water would be raised not more than one degree Fahrenheit! The amount of heat has been duly recorded by the tiny motor in Dr. Coblentz's instrument, which is operated by the electrical current generated by the star rays.

With the star motor are a number of exceedingly ingenious screens by which the scientist is able to sift out the particular star rays he wishes to study.

Dr. Coblentz's unique and remarkable device has been mounted on the great Crossley reflector of the telescope at the James Lick Observatory, situated on the crest of Mount Hamilton, near San José, California.



OUNTERFEITING EXTRAORDINARY

By C. F. TALMAN Washington, D. C.

The two cases of counterfeiting here narrated are the most remarkable among the tens of thousands with which the Secret Service has had to deal, the first because the counterfeit notes were pronounced genuine after a minute examination at the Treasury, and the second on account of the method of counterfeiting employed.

In 1897 a teller at the Philadelphia Subtreasury was struck by the peculiar color of the seals on a number of \$100 silver certificates bearing the head of Monroe. He submitted the suspected bills to the Redemption Division of the Treasury in Washington. The bills were pronounced genuine. To make assurance doubly sure the Treasury officials sought the opinion of W. H. Moran, now chief of the Secret Service. He soaked one of the notes in water. The back and front came apart. This proved that the notes were spurious. Yet the

engraving was so marvelously executed that it had deceived everyone. Several bills of the same sort had been accepted and redeemed at the Treasury. Secretary Gage thereupon took the extraordinary step of calling in the entire issue—\$24,000,000—of "Monroe head" certificates.

The Secret Service put its best operatives on the case, headed by W. J. Burns. A study of the counterfeit notes indicated that they were the work of two engravers, one skillful in portraits and ornamentation and the other

in lettering. They must also have been adept in photography.

Suspicion fell on two young Philadelphia engravers, Layton and Bell, who appeared to be extremely busy, and had acquired a good deal of money. They were kept under close watch for months. They were found to be in communication with two men in Lancaster, Pa., one of whom, Baker, ran a cigar factory, while the other, Mendel, owned a tobacco warehouse. On Baker's cigar boxes were

arris & Ewing

HEAD OF THE U. S. SECRET SERVICE
This is Mr. William H. Moran, who detected the famous "Monroe head" counterfeit, after the other government experts had pronounced it genuine

found counterfeit Internal Revenue stamps. A surreptitious visit to Mendel's warehouse disclosed tobacco cases containing tons of paper in imitation of that used by the Government in printing revenue stamps, even to the initials "U. S. I. R." in the watermark. This paper had been made by a perfectly honest manufacturer, on specifications furnished by the counterfeiters. He was told that it was to be used in wrapping bottles of patent medicine, and that the initials stood for the name of the remedy.

The shop of the engravers was repeatedly searched in secret by the government agents. One night they found a proof sheet of a new counterfeit plate. Burns then sprung the trap. Layton and Bell were placed under arrest: Realizing that the game was up, they aided the detectives in locating the unfinished plates for a "Lincoln head" \$100 note and a \$50 note. The operatives then arrested Mendel and Baker at Lancaster. There they found the plates for the counterfeit revenue stamps and those of the "Monroe head" \$100 note.

The engravers confessed and explained the mystery of the pasted sheets on which their first notes were printed. They could not successfully imitate the peculiar paper that the Government uses for its currency, so they bleached the green from a number of dollar bills, and pasted the bleached sides together. Thus they obtained genuine government paper with imprinted surfaces.

To cap the climax, the two engravers actually executed an excellent counterfeit \$20 bill while they were in prison, awaiting

trial, and put it in circulation.

The principal in the second case is known to the Secret Service as "Jim the Penman." He lived on a little farm on the New Jersey side of the Hudson River. He was a talented draftsman. One day he discovered that he could turn out remarkably faithful imitations of government notes with pen and ink. Shutting himself in his room, he made counterfeit notes, imitating with colored ink the silk fibers that are strewn through the government paper, and treating his notes with oil, to give them the appearance of age. Every week he visited New York, where his counterfeit money deceived the most experienced bank tellers, and was even accepted at the Subtreasury. This went on for years.

Jim had overlooked one point: the ink used on his notes would "run" when the bills were wet. A moistened note put the Treasury on the alert; the usual warning circular was sent out, and the public was



UNIQUE AMONG COUNTERFEITERS
This man made counterfeit bills with pen and ink that deceived the most experienced cashiers. On a single bill he expended an amount of supremely fine art penmanship that ought to have made him successful in honest ways



A COUNTERFEITER'S DEN
Showing a clumsy machine used for minting coins

advised to test all doubtful notes by wetting them. Even so, Jim's capture was more or less accidental. He had left one of his \$100 bills at a wholesale liquor store. Just after his visit the cashier was counting money with the aid of a moistened thumb. When he reached Jim's note he also reached for the telephone; a hue and cry was raised, and the penman was nabbed as he was about to take the ferry for his farm. He had amassed quite a fortune, but his career ended in the penitentiary-where the careers of counterfeiters almost invariably end. It is rare indeed that one escapes the far-flung net of the Secret Service.



REYKJAVIK (Rake-yah-vik) THE CAPITAL OF ICELAND

The population of the city is nearly 14,000. It is situated on the south-western coast, and is the chief trading place of the island. It was founded in 874



ELAND TO-DAY

BY E. M. NEWMAN

Traveler and Lecturer Photographs by the Author

Lying just under the Arctic Circle and

known by a forbidding name, Iceland is a land of beautiful scenery, mild climate, and interesting peo-Contrary to general belief, it is not a remote island; actually it is nearer to North America than Southampton or Le Havre. A moderately speedy steamer can make the trip from New York in six days. Unfortunately there is no regular service from America. Saving only an occasional freighter or an especially chartered excursion steamer, the only way of reaching the island is by steamer from Norway or Denmark. During summer a weekly steamer service is maintained from these countries.

Iceland is not a land of There are snow and ice. large uninhabitable parts of

it, due to soil and climatic conditions, but in the habitable parts, thanks to the Gulf has its own gas plant, sewers, running water

A DESCENDANT OF THE VIKINGS—THE TYPE TO-DAY

Stream, the climate is milder than that of New York. There are many rainy days, mist, and fogs during the summer, and deep snows in winter, but it is rarely, if ever, severely cold.

The island is about two hundred miles wide and three hundred miles long. There

are no railways and but few wagon roads. The island pony, a sturdy little beast capable of doing twenty miles a day, is the only means of inland travel.

Nowhere more than in Iceland have the telegraph and telephone abolished distance. The island is webbed with telephone lines, and the farmers are in constant touch with all parts.

About eighty thousand people inhabit Iceland. Other than Reykjavik, the capital, a town of 14,000 population, and Aukreyri, on the northern coast, there are no large towns. The people live on farms and in small communities. These are maintained by an extensive commerce, chiefly in fish, cattle, sheep, hides, wool, and eiderdown.

Reykjavik is a thoroughly modern city. It

in the houses, streets, gutters, and curbing such as one would find in any American city. Its library contains 80,000 volumes, among which are well-thumbed copies of Webster's unabridged dictionary and Ralph Waldo Emerson's works. The classics and the best literature of all lands are in demand. "Light reading" as we know it is little desired. At the capital, also, is a university, a school for music, public schools, opera house, and the inevitable motion picture theater.

The impression that Iceland is semicivilized is ridiculous. Twenty-five newspapers and fifteen periodicals—one ninety years old—are published there. There is an Icelandic Salvation Army "War Cry" and a woman's suffrage organ, "The Suffragette," besides religious journals, scientific, farm, and miscellaneous publications. Cable connection and the weekly steamer service keep Iceland in contact with the outside world. There is an active social life—balls and banquets are frequent. European man-



BANK BUILDING IN REYKJAVIK, ICELAND
As good a building as we see in any American
or European city

ners regulate social life at the island capital. Reykjavik has two good hotels. In the early morning, coffee is brought to one's room. Then comes breakfast of cereals, eggs, bacon,

ham, fish, coffee, tea, or cocoa. The main meal is at two in the afternoon, at which soup, fish, two kinds of meat, vegetables, dessert, and coffee are served. In the evening one has coffee again, and, usually, rusks.

In the interior there are no hotels. Travelers are always welcome at farmhouses. It is customary to thank the host after each meal, to which he responds, "May it do you good." Inland, women do not dine with the men, unless the woman is an honored guest. The Iceland woman never loses her maiden name; she is always the daughter of her father, just as a son is always the son of his father. The son may marry, and his son in turn chooses whatever Christian name he pleases, but his surname always indicates that he is the son of his father, and thus the family goes on.

Physicians have said that Icelanders are affected with a curious malady, Icelandic morbitus, a form of melancholy due to the depressing climate. In the early days the desire for strong drink threatened to undermine the people, and strong prohibitory liquor laws were





PACKING HERRING

Two scenes among the fisher folk in the north of Iceland

passed. If the average Icelander suffers from morbitus, I failed to see it. They are typically Scandinavian in appearance, most of the men and women have bright blue eyes, blond hair, and a peaches-and-cream complexion. The unmarried women wear gayly colored clothes similar to those worn in the interior

of Norway and Sweden. The older women wear severely plain clothing.

The interior is a land of contrasts, resembling in many ways the mountainous regions of the western United States. Years ago Mt. Hekla and other volcanoes buried much of the interior under lava, and to-day one sees a fertile valley, carpeted with nutritious grass upon which thousands of sheep and cattle are grazing, alongside a lava field. Mt. Hekla is still smoking, but has not erupted for nearly two hundred years. There are hot springs near the capital, in which the people wash their clothes, and in the interior there is a region of geysers and

boiling lakes similar to ${
m Yellowstone}$ National Park. Numerous waterfalls and rushing streams add to the natural beauty. The Gullfoss, the largest fall, has a power probably in excess of Niagara.

The dwellings in the interior are mostly frame or log dwell-

ings with sod roofs. There is little left of the splendid workmanship in wood that marked the manor houses of the vikings and their retainers.

The waters of the North Atlantic had for unnumbered centuries beaten against the basalt cliffs of Iceland before it was known to man. In 860 A. D., a viking from the Faroe Islands was driven by adverse winds into its latitudes. He landed, but Avon left in disgust, naming the place Snaeland, the Norse for Snowland. Four years later a Swedish viking landed and built the first house. By 874 A. D. other vikings had come, and

Reykjavik, "Smoking Creek," was established. In 880 A. D., King Harold of Norway swept the pirate vikings from the is-lands around England, and with their Irish brides and southern kinsmen they fled to Iceland. Aud, daughter of the viking Hettil the Fatnose, queen of Olaf the White, King of Dublin, went to Iceland. She was a Christian and a woman of influence. Thus was Christianity introduced. The Eddas and Sagas, songs and poems dealing with mythology and the heroic exploits of the vikings, were put into writing, and have since taken their place among the classics.

Piratical raids, the black

death, volcanic eruptions, and earthquakes have woefully reduced Iceland's population at different times during history. But the hardy raceendured, and on its thousandth anniversary received a constitution from the King of Denmark. Though feder-

ated with Denmark, it is now independent. Seven miles south of Iceland are the Westman Islands. Formerly, nearly all the Westman Island babies died from infantile tetanus two weeks after they were born, but, as in Iceland, modern sanitary methods and medical care have cut down the death rate greatly.



A PRETTY ICELAND GIRL
And, below, the wild, cold mountain
region near her home





HE MOST FAMOUS ANIMAL STORY * EVER WRITTEN *

BY VINCENT STARRETT

It has been asserted that, saving only the Bible, no book has achieved wider distribution than Anna Sewell's "Black Beauty." Certainly no other single agency has so improved the lot of the captive horse. The book

has lived, but the author has been forgotten.

The story of Anna Sewell's life explains the deep humanity of "Black Beauty." Few lives have been less eventful in their worldly aspects than that of the crippled Quaker girl's; yet it was a life freighted with emotional crises, spiritual distresses, and physical pain. She was born at Yar-mouth, in England, on March 30, 1820, the first child of Isaac and Mary (Wright) Sewell; she died on April 25, 1878, at Old Catton, near Norwich. So much be learned may from biographical

dictionaries, but for the most part there has been nothing whatever said about the author of a book millions of copies of which have been printed in a dozen languages.

Anna was born in a dark hour. Her father's business had just failed. Other ventures left him penniless. His wife was ordered by her physician to leave London. The family moved to Dalston, where the following ten years were spent. It was a happy enough childhood. Mrs. Sewell, a remarkable mother, wrote children's books to earn the money for the education of Anna and her brother Philip. A significant incident happened at Dalston. A neighbor shot a blackbird which fell into the Sewells' garden. Anna

rushed to the door. "If you please, Miss," he said, "will you let me take my bird?" "No!" cried the child passionately. "Thee cruel man, thee shan't have it at all!" And the man did not have it.

While at Dalston, ill fortune again came upon the Sewells. Anna dislocated her elbow, which was a long time mending. Her comment might well serve to describe the sufferings that were to come. "I bored it well," the child told her aunt. The family moved to a larger cottage, and sought to swell their slender means by keeping cows. The laborer

that took care of the stock decamped with money he had collected from patrons. On the heels of this a worse blow was to fall. Running down the steep carriage road to escape a rainstorm, Anna fell and sprained her ankle. She never again walked upright like other girls. And her life from then on was one of frustration and renunciation. Yet she was sunshine always:

The year that followed Anna's accident was eventful. Mrs. Sewell left the Society of Friends, and the father obtained a position with a bank in Brighton.

bank in Brighton.
Anna's walking
power seemed to increase. Mrs. Sewell, unsettled in her religious views, found rest in
the Church of England, and her two children
became communicants of it.

In 1845 the family moved to Lancing, ten miles distant, but the father continued to work in Brighton. This made a pony chaise necessary, and in driving her father to and from the railroad station Anna unconsciously stored up much of the material for "Black Beauty."

Anna, her mother, brother, and mother's sister visited Germany in 1846. In 1849 the family moved again; this time to Hayward's Heath. Philip, now an engineer, married. The following year he went to Spain, and the



ANNA SEWELL (1820-1878)
The author of "Black Beauty," most beloved of animal stories



BLACK BEAUTY
Reproduced from a painting by W. Austen

family moved to Grayling Wells, near Chichester. Every effort was being made to restore Anna to health. In 1856 mother and daughter went to Marienberg, where Anna remained nearly a year, returning in better health than at any time since her accident. She was able to walk a bit, and there was a memorable holiday at Dorking, when mother and daughter enjoyed a little space of unclouded happiness. Carlyle's "Past and Present" had just appeared, and they were fascinated by it. In order to prolong their enjoyment, they drank coffee to keep off sleep and lengthen each day.

All this time Mrs. Sewell had been writing. Anna was her mother's chief and best critic. "If I can pass my Nannie," Mrs. Sewell said, "I don't fear the world."

In the fall of 1857, the Sewells visited Philip at Santander, Spain. A new world of beauty was opened to them. On their return, they chose Blue Lodge, Wick, as their new home. It was within driving distance of both Bath and Bristol, between the villages of Sisten and Wick. Lonely though it was, this home was to pave the way for Anna's authorship, and it was here that Mrs. Sewell did most of her writing. Mother and daughter

resumed visiting the poor, and were active in temperance work. Anna was able to ride a pony, but could not stand without support. She did not appear to be an invalid. A friend, chancing to meet her in a shop at Bath, told his wife that "he had just seen Anna Sewell's beautiful face."

As pleasant as life was for the ladies of Blue Lodge, Isaac Sewell found it irksome. He was 71 years old, and the chance for an occupation for his declining years having presented itself in Bath, the family moved to Moorlands, within walking distance of the city. In 1866, Philip came to live at Norwich. Not long afterward his wife died, leaving seven children. Isaac Sewell's occupation ended, and once more the family moved, this time to their native county. They settled at Old Catton, not far from Philip's residence. It was the last move. The little white house was their home for seventeen years.

The summer of 1870 was the last time mother and daughter were able to be out in the sunshine together. The shadow of death was stealing over the little white house. In November Anna was attacked by spells of faintness. For the next eight years she was her mother's constant care. When it was certain that Anna could no longer drive about, the pony and chaise were given up.

First mention of "Black Beauty" occurs in Anna's journal under date of November 6, 1871: "I am writing the life of a horse, and getting dolls and boxes ready for Christmas." The next entry is December 6, 1876: "I am getting on with my little book, 'Black Beauty." The next is dated August 21, 1877, and reads: "My first proofs of 'Black Beauty' are come—very nice type."

One of the few existing fragments of Anna Sewell's manuscript, written shortly before her death, bears upon her famous tale. She

"I have for six years been confined to the house and to my sofa, and have, from time to time, as I was able, been writing what I think will turn out a little book, its especial aim being to induce kindness, sympathy, and an understanding of horses."

The writing was done in pencil, when Anna Sewell could support the fatigue of composition. Her mother received the sheets as they fell from her hand, and made a fair copy of them. The germ of the book appears to have been Horace Bushnell's "Essay on Animals," quoted by a friend, Mrs. Bayly, while Anna was driving her to the railroad station.

"The persistent rain obliged us to keep up

our umbrellas," writes Mrs. Bayly. "Anna seemed simply to hold the reins in her hand, trusting to her voice to give all the needed instructions to her horse. She evidently believed in a horse having a moral nature, if we may judge by her mode of remonstrance: 'Now thee shouldn't walk up this hill—don't thee see how it rains?' 'Now thee must go a little faster—thee would be sorry for us to be late at the station.'

"I think it was during this drive that I told Anna of something Horace Bushnell had written about animals. Soon after the publication of 'Black Beauty' I had a little note from her, written from her sofa, in which

she says:

"The thoughts you gave me from Horace Bushnell years ago have followed me entirely through the writing of my book, and have, more than anything else, helped me to feel it was worth a great effort to try, at least, to bring the thoughts of men more in harmony with the purposes of God on this subject."

The book was published late in 1877. Anna lived just long enough to hear of its remarkable success. It rushed into a popularity undreamed of by the author. The joy was almost too much for her delicate frame, but the devoted mother rejoiced, and collected the reviews with a happiness greater than she had found in her own literary work. The book was virtually a gift. The English publishers bought it outright for twenty pounds. In America, alone, in one edition or another, it is believed to have had a total circulation to date of more than 3,000,000 copies!

Strangely enough, the Royal Society for the Prevention of Cruelty to Animals never recognized the value of "Black Beauty." It was not extensively used as propaganda until Mr. George T. Angell, founder of the Massachusetts Society for the Prevention of Cruelty to Animals, read it, and then scattered it broadcast over the earth.

After that of Anna Sewell herself, Mr. Angell's name must be that most closely associated with "Black Beauty." In the history of humane literature it maintains its position as an authentic classic.

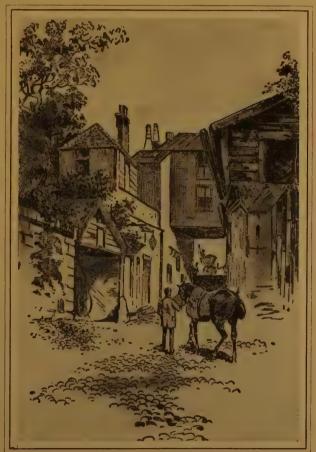
Beyond its missionary achievements, "Black Beauty" is an authentic classic and unquestionably the most successful animal story ever written. Yet its author's name is little more than an entry on the card index of the

library.

Of her greater triumph Anna knew nothing. The first success was enough for her. Less than a year later she was dead. When the hearse that was to carry her body to the burying ground drew up at the door, Mrs. Sewell saw that the horses had bearing reins. "Oh, this will never do!" she cried in distress, and hastened to order the bearing reins removed from all the horses in the train. And so Anna's lifelong friend performed the last service she needed on earth, and no check rein aggravated his proud spirit.

Anna Sewell was buried in a quiet cemetery where her ancestors for many generations had been buried before her. It is near Boston, and belongs to the Society of Friends, a sequestered spot surrounded by trees and a high hawthorn hedge, where the

birds are never disturbed.



BLACK BEAUTY IN HIS HOME STABLE YARD

American History Prize Questionnaire

Prepared by Professor Albert Bushnell Hart, Harvard University

UR Literary Questionnaire of last spring enlisted more than a thousand competitors, and the lively echoes of interest have not yet died away. Many have been asking us for another questionnaire. So here it is—a set of questions having to do with American History.

In order that these should be worth-while questions, covering in a comprehensive way important phases, events, and characters of American History, we sought high authority,

and asked Professor Albert Bushnell Hart, of Harvard, to prepare the set.

The twelve questions will give our readers a fair and yet not too exacting test of their knowledge of national history. Every question is one that any intelligent high-school pupil can answer after a little time in a reference library. Those of us that are older and more widely read should be able to answer some of the questions offhand.

The prizes will be given for the best sets of answers—not for individual answers. There

will be twelve prizes in all, as follows:

\$10.00 each for the four best sets of answers.

\$ 8.00 each for the second best four sets of answers. \$ 5.00 each for the third best four sets of answers.

As in the case of our former Prize Questionnaire, the best answer means, in each case, the most competent answer—the most comprehensive, concise, and intelligently written. In deciding among several answers, equally full and correct in information, preference will be given to the answer that is written in the most simple, clear, and interesting style. There is no limit imposed as to the number of words in an answer, though we suggest that the shorter an answer is, the better—provided it be competent. The final selection of prize winners will be made by Professor Hart.

- 1. Who were the first white discoverers to set foot on territory now known as the United States—Atlantic, Pacific, and Gulf coasts—and when and where did they land?
- 2. Who were the following, and what part did they play in American History? Tecumseh—Osceola—Sacagawea—Massasoit—Powhatan—Red Jacket—Sequoyah—Geronimo.
- 3. Where are the following, and for what is each noted? Alamo—El Capitan—Great Stone Face—Dark and Bloody Ground—Lake of the Woods—Sutter's Mill.
- 4. What persons are commonly known under the following popular names, and for what reason was the name given to each? Fuss and Feathers—Mad Anthony—Little Giant—Little Mac—Little Magician—Old Bullion—Old Hickory—Mill Boy of the Slashes—Swamp Fox—Marse Robert.
- 5. For what person or persons were the following places or regions named? Carolina—Cincinnati—Joliet—Louisiana—Houston—Marquette—Martha's Vineyard—Pittsburgh—Seattle—Virginia.
- 6. Who said the following, and under what circumstances? "We must all hang together, or we

- shall all hang separately." "First in war, first in peace, and first in the hearts of his countrymen."
 "Let us have peace." "Rum, Romanism, and Rebellion." "We are confronted by a condition—not a theory." "Good enough Morgan till after election." "We have met the enemy and they are ours."
 "Unconditional surrender, or I shall immediately move upon your works." "Let no guilty man escape."
- 7. How did it happen that George Washington was once taken prisoner by the French?
- 8. How did Lincoln prepare and deliver his Gettysburg speech, and what was the effect of it at the time?
- 9. What were the three most important battles on land or on water in the Civil War, and why were they the most important?
- 10. What is the origin of the name "Mormon," and how and why did the Mormons go out to Utah?
- 11. Why was the American army withdrawn from Cuba after the capture of Santiago?
- 12. When and how was the Washington Monument in Washington constructed?

All sets of answers must be in our hands on or before November 1st. That gives a full month in which readers can gather information—sufficient time for library reference, so that answers can be carefully prepared.

All answers should be addressed to the Editor of Prize Questionnaire, Mentor Editorial

Office, 381 Fourth Avenue, New York City.

Antony and Cleopatra

When Antony—the finest looking man in Rome—the most powerful man of the Empire — commanded Cleopatra, Queen of Egypt, to appear before him to answer to a charge of treason she came, not as a criminal, but as a conqueror.

"The barge she sat in, like a burnish'd throne,

Burn'd on the water; the poop was beaten gold;

Purple the sails, and so perfumed that The winds were love-sick with them

. . . As for her own person,
It beggar'd all description; she did lie In her pavilion. . .

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Fascinating Secrets of Nature That Everyone Should Know

AS the great outdoors an irresistible lure for you? Do you long to know more about the wonders of Nature—to be able to identify and classify the birds, trees, butterflies, and flowers you see in your walks and rides through woods and country?

Wouldn't you like to know the tribes, families, and scientific names of the trees in your back yard, on the streets, or in the parks? What makes a tree come into full leaf in the spring, sometimes within a week? How the sap dissolves and carries great stores of concentrated food to the buds?

Wouldn't you like to know the form, mechanism, color, markings, odor, time of opening and closing, and season of blooming of the blossoms and flowers? Why they must depend upon some special insect to help perpetuate the species—how they attract such insect, and repel all others?

Wouldn't you like to know more about the intimate life of the birds of the field, the city, the marshes, and of the shore?

Wouldn't you like to know how butterflies elude capture—what tricks they employ—which feign death -which have a protective coloring, and which mimic that protective coloring

to save their lives?

- Do You Know the tribes, families, and scientific names of the trees in your back yard, on the street, or in the parks?
- -how to recognize the birds of the field, shore, and marshes?
- -how butterflies elude capture, what tricks they employ to feign death?
- how plants travel, how they send seed abroad to found new colonies? How the bees and flowers labor together?
- -which insect is known as the Caterpillar Hunter?
- why the first clover crop

You can easily gain an intimate knowledge of Nature's tens of thousands of interesting secrets. You can know the stories of love, adventure, comedy, drama, tragedy, and travel that are daily being staged in Nature's world. All are revealed in the fascinating storehouse of nature-lore entitled The Little Nature Library.

non-technical nature books are filled with authoritative These non-technical nature books are filled with authoritative information that is as absorbing as fiction. Each volume will grip your interest as few books can. Everything you learn in these books will be a source of life-long pleasure to you. The more you know of Nature the greater will be her charm for you. This kind of knowledge will increase your pleasure in your walks or drives through the woods, over the mountains, or in country lanes.

It's So Easy to Know Nature

The Little Nature Library consists of four handsome volumes containing more than 1,100 pages of absorbing text and illustrations treating on all manner of nature subjects. Each book is handsomely cloth bound, size 5½ x 8½ inches. The titles are "Birds," by Neltje Blanchan, "Butterflies," by Clarence Wood; "Wild Flowers," by Neltje Blanchan, and "Trees," by Julia Ellen Rogers. They are not dry-as-dust scientific Nature books—but every paragraph, every page, every illustration enthralls and fascinates. Through them you can quickly and easily become familiar with hundreds of Nature's secrets. With their aid you discover new joy and keen interest in the great outdoors.

Send No Money-Examine Them Free

You need not send one cent, now—just the convenient coupon. Then when you receive the Little Nature Library see how it offers you the most interesting information you have ever read, and how it tells exactly the things you have always wanted to know about the great outdoors. The only way we can convince you is to have you examine the books for yourself at your leisure and in your own way. And, after your 10 days' personal examination, you will know that they are the most remarkable Nature books that have ever been offered to Nature lovers—the greatest dollar-for-dollar value you have ever seen!

If after 10 days' examination you are not entirely satisfied with the books, you may return them. But if you want to add them to your library, as we feel sure you will, you not only buy them at an exceptionally low price, but you also have an added advantage of six months in which to pay for them at only \$1.00 each month. Sign and return the coupon NOW—while it is so conveniently at hand.

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Of losing someone you love? Are you afraid of losing your health? Or of untimely death? Or of losing your livelihood? Or is it one of the thousand apprehensions that lurk near us all?

FEAR is the age-old enemy of the human race. All of us are its victims in some degree. Fear robs us of the happiness and success that should be ours. Fear destroys hope! Fear chills ambition! Fear is the blast that sears and withers souls! It is the explanation of most unhappiness. It is the partner of defeat. All of us are its Basil King says: "Everyone is living or working in fear. There is not a home or an office or a factory or a school or a church in which some hang-dog apprehension is not eating at the hearts of men, women and children." He says this in his new heart-stirring book.

FROM A FEW OF THE SCORES OF UNSOLICITED LETTERS RECEIVED BY THE AUTHOR

"It has been a long time since I have read anything since I have read anything that has given me the satisfaction your book has. I have read and re-read it time after time, possibly five or six times. It has helped me more than one would or could imagine another's experience would help."—An Omaha business man.

"An incident which I know you will find interesting occurred a few days ago in a car. A man sitting next me saw the title, and asked if he might look at the book. I handed it to him, telling him of its great value and where it of its great value and where it could be bought. Two men sitting opposite, listening to our conversation, remarked, 'We can recommend it as a most helpful book'."—A lady in San Francisco.

"Your book has helped me more than anything I have ever read to keep my balance, courage and poise."—A business woman in South Carolina.

"I have never before read such a comprehensive, soul-satisfying series of answers to what seemed



This inspiring book was written by a man who himself passed through the deep waters of despair and emerged triumphant. Out of his own experiences, and experiences that are common to us all, he has created this extraordinary book that vivisects and analyzes that strange illusion we call fear. The good you can get from this book is well nigh inestimable.

unanswerable questions." - A college professor.
"It is not too much to say

that I have never read a more powerful or convincing com-mentary on the promises of the Bible. It is much to know that one man belonging to one's time and thought has proved for himself that those assurances stand for a power which can be applied to all the difficulties of life. It gives one the feeling that what one man has done another man can do."—A Roman Catholic.

"I've read many books, but none ever reached me just as this one did. It started a new train of thought. It told me that however much alone we may be we can never discon-nect ourselves from others."— A woman in Canada.

"I am reading and re-reading The Conquest of Fear. It is meaning so much to me that I am writing and thanking you for the peace it is helping to bring me."—A business man in Nebraska.

"Basil King's book, The Conquest of Fear, is a tonic for those who have surrendered self-control or who are in danger of surrendering it."—
A Congregational Clergyman.

Address.....

DR. LYMAN ABBOTT says, of The Conquest of Fear,

"Americans value courage and want power. Their ambition is often greater than their capacity. This book presents religion as affording power and endowing with courage. It presents faith as it is presented in the eleventh chapter of Hebrews as a call to endeavor and an inspiration to heroism. It offers much more than a prescription for the constitutionally timid. It offers a divine companionship which to all who accept it inspires the courage to undertake and the power to achieve the impossible. Its motto might well be General Armstrong's saying, 'Doing what can't be done is the glory of living.'"

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Please send me a copy of "The Conquest of Fear." When the postman hands it to me I will deposit with him \$2.00 with the understanding that if after five days I decide to return the book I may do so and my deposit will be returned. But if I do decide to keep the book I may do so without further payments of any kind. NO MONEY IN ADVANCE

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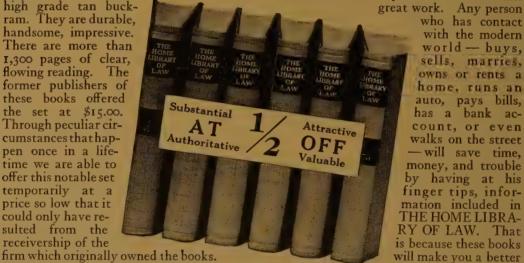
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Address ...

Does your English help or hurt you?

Does your English reveal your lack of education or does it prove that you are a person of culture and refinement? Are you handicapped in your speech and writing or does your command of English rise to meet every occasion and every situation? English is the one weapon you must use every day. Here is how you can improve it almost at once.

ANY people say, "Did you hear from him to-day?"
They should say, "Have you heard from him to-day?" Some people spell calendar "calender" or "calander." Still others say "between you and I," instead of "between you and me." It is astonishing how many people use "who" for "whom," and mispronounce the simplest words. Few people know whether to spell certain words with one or two "c's" or "m's" or "r's," or with "ie" or "ei," and when to use commas in or-

der to make their meaning absolutely clear. And very few people use any but the most common words—colorless, flat, ordinary. Their speech and their letters are lifeless, monotonous, humdrum. Every time they talk or write they show themselves lacking in the essential points of English.

Every time you talk, every time you write, you show what you are. When you use the wrong word, when you mispronounce a word, when you punctuate incorrectly, when you use flat, ordinary words, you handicap yourself enormously. An unusual command of English enables you to present your ideas clearly, forcefully, convincingly. If your English is incorrect it hurts you more than you will ever know, for people are too polite to tell you about your mistakes.

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For the past five years Mr. Cody has been working almost day and night on the study of the problem, "How to make correct habits in speaking and writing stick in your mind." After countless experiments he finally invented a simple method by which you can acquire a better command of the English language in only 15 minutes a day. Now you can stop making the mistakes in English which have been hurting you. Mr. Cody's students have secured more improvement in five weeks than had previously been obtained by other pupils in two years!

Learn by Habit-Not by Rules

Under old methods rules are memorized, but correct habits are not formed. Finally the rules themselves are forgotten. The new Sherwin Cody method provides



SHERWIN CODY

for the formation of correct habits by constantly calling attention only to the mistakes you make.

One of the wonderful things about Mr. Cody's course is the speed with which these habit-forming practice drills can be carried out. You can write the answers to fifty questions in 15 minutes and correct your work in 55 minutes more. The drudgery and work of copying have been ended by Mr. Cody. You concentrate always on your mistakes until it becomes

on your mistakes until it becomes "second nature" to speak and write correctly.

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A booklet explaining Mr. Cody's remarkable course is ready. If you are ever embarrassed by mistakes in grammar, spelling, pronunciation, or punctuation, if you cannot instantly command the exact words with which to express your ideas, this book will prove a revelation to you.

A polished and effective command of the English language gives you not only the stamp of education, but it wins friends and impresses favorably those with whom you come in contact. Spare time study—15 minutes a day—in your own home will give you power of language that will be worth more than you can realize.

Write for this new free book, "How to Speak and Write Masterly English." Merely mail the coupon or a letter, or even a postal card. You can never reach your greatest possibilities until you use correct English. Write to-day for the free booklet that tells about Mr. Cody's simple invention.

Sherwin Cody School of English

How Walter Camp Put Joy Into Living

Famous Yale Coach Shows How to Keep Fit in Ten Minutes' Fun a Day-His "Daily Dozen" Exercises Now Set to Music on Phonograph Records

HOUSANDS of men and women—once flabby-muscled, low in endurance, easily fatigued by ordinary mental or physical exertion -are today facing their daily work with new ability and new They are no longer nervous. Their bodies have been rebuilt; their endurance has been strengthened; their minds are clearer-all through ten minutes' fun a day:

Today, "that tired feeling" is something practically unknown to them, for they have built up a new supply of life. have increased their efficiency, they eat better, sleep better, feel better, and have found a new pleasure in living.

These people owe their improved health to the fact that they devoted a short time each day to a new scientific system of physical development. And the remarkable part of it all is that while they were thus building up their bodies-they exulted in the exercise. It was not drudgery, it was fun!

This remarkable system of body building was devised by Walter Camp, the famous Yale football coach. have used it say they think it is the best method they have found of keeping fit. According to physical culture experts who have studied it, this new method will often accomplish in just ten minutes more actual good than a half hour spent in strenuous gymnasium exercise.

Walter Camp Originator of the "Daily Dozen"

Mr. Camp has embodied the complete system in twelve simple movements which are known as the "Daily Dozen."

People who

The "Daily Dozen" were first used as a much needed substitute for the tiresome setting-up drills used in training camps during the war. Their immense value was quickly apparent and before long members of the Cabinet as well as other prominent men were relying on them as a guard against physical break-down due to overwork.

Since the war, the "Daily Dozen" have been making thousands of busy men and women fit and keeping them so. And now the exercises are proving more efficient than ever. For a wonderful improvement has been effected in the system. Here it is:

With Mr. Camp's special permission, the "Daily Dozen" exercises have been set to music on phonograph records that can be played on any disc machine.

A chart is furnished for each exercise—showing by actual photographs the exact movements to make for every one of the "commands"—which are given by a clear voice speaking on the record. The most inspiring music for each movement has been adopted. A fine, rousing tune, such as the great Sousa melody, "The Stars and Stripes Forever," has a wonderful effect. It is elating; and it adds spirit to an activity that was monotonous before this invention.

Another reason for the wonderful effectiveness of the "Daily Dozen" is because they are based on natural methods of body-development. Take the tiger in the zoo. He is caged in, removed from his natural way of living—just as we, thru the centuries, have grown away from our natural way of living. Yet the tiger keeps himself in perfect physical condition—always. How?—by constantly stretching and turning and twisting the trunk or body muscles. And that is where Mr. Camp says we must look after ourselves! It is on just this principle that he has based his "Daily Dozen."

You cannot fully appreciate the real joy of doing the "Daily Dozen" to music until you try them. The exercises are thorough in every way—yet it's such good sport doing them to music that you actually do not realize that you're taking exercise!

Try the Complete System FREE—For Five Days

You cannot fully appreciate the real joy of doing the "Daily Dozen" to music until you try it. So we want to send you, absolutely free for five days, the "Daily Dozen" on phonograph records and charts illustrating the movements. These full-size, ten-

inch, double-disc records playable on any disc machine contain the complete Daily Dozen Exercises, and the 60 actual photographs accompanying the records show clearly every movement that will put renewed vigor and glowing health into your body—with only ten minutes' fun a day. A beautiful record-album comes free with the set.

No need to send any money. Simply mail the coupon below and get Walter Camp's "Daily Dozen" on phonograph records. Enjoy the records for five days, and if for any reason you are not satisfied, return them and you owe nothing. But if you decide to keep the records, you can pay for them at the easy rate of only \$2 down, and \$2 a month for four months until the sum of \$10.00 is paid. Thousands of people have paid \$15 for the same system but you can now get it for only \$10.00 if you act at once.

Simply mail the coupon and see for yourself, at our expense, the new, easy, pleasant way to keep fit. You'll feel better, look better, and have more endurance and "pep" than you ever had in years—and you'll find it's fun to exercise to music! Don't put off getting this remarkable System that will add years to your life and make you happier by keeping you in glowing health. Mail the coupon today. Address Health Builders, Dept. 7210, Garden City, N. Y.

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Please send me for five days' Free Trial at your expense the Complete Health Builder Series containing Walter Camp's entire Daily Dozen on five double-disc ten-inch records; the 60 actual photographs; and the beautiful record-album. If for any reason I am not satisfied with the system, I may return it to you and will owe you nothing. But if I decide to keep it, I will send you \$2 in five days (as the first payment) and agree to pay \$2 a month for four months until the total of \$10.00 is paid.

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THE MENTOR

W. D. MOFFAT

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THE OPEN LETTER



ON'T overlook the announcement of the Prize Questionnaire in this number. A new questionnaire was about due, for the last one aroused more interest than any

feature that has ever been published in The Mentor. You will note that this is an American History Ouestionnaire. All of us ought to be able to face a few questions on the history of the United States, so we asked Professor Albert Bushnell Hart, of Harvard, to prepare a set that would be a fair and interesting test. Professor Hart has done it so well that when the head of the history department in one of our great Western universities saw the list of questions he asked for a copy of it for his own use. This American History Questionnaire has a wide, comprehensive range, and calls for some familiarity with our whole historic scenery, from the first discoverers down to the present time: Note the final date for replies; and send them in earlier if possible. We want time to give the papers full and careful consideration. When the best sets of answers have been singled out, the final selection and award of prizes will be determined by Professor Hart.

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The Mentor in its new dress has brought letters from many readers. They like it—and they ask only one question: what about binding the larger Mentor? That is easily answered, for we had that consideration in mind when we improved the format of The Mentor. The enlargement is in the margins—not the text pages. We give more large-size pictures, finer paper, and luxuriously wide margins, but the text pages are the

same size as before—and they are so placed on the larger sheet that the margins may be trimmed by the binder, and present Mentors may be bound in volumes uniform with past numbers.

+ + +

As far as a general approval of the appearance of The Mentor is concerned, we have evidence enough. It is worth all the pains we have taken to get letters like this one, just received from one of our Buffalo readers:

My delight in receiving the new Mentor for August, 1922, was so great that I could not help but sit down and write this letter.

This number is a wonder, and I can imagine what the future numbers will be when you say: "We shall go on giving you an ever-increasing measure of value in interesting reading matter and beautiful pictures."

The light and shade in the gravures is wonderful—such a soft effect! The attractive cover design, that neat little pen sketch setting off the title in the first article, the beautiful captions, and excellent typography—well, all that I can say is: It has been made wonderfully artistic.

It always affords me a feeling of great satisfaction in these days to know a body of men or a publishing concern that has in mind the interest of their or its patrons and that tries to improve their publications. The old Mentor was wonderful, but now you have outdone everything previous. I want to wish you every success in making The Mentor all you desire it to be.

Next month we shall tell you about the "interesting reading matter and beautiful pictures" that we shall give you in future numbers—at least we shall tell you some of the more important features. In making up this "increasing measure of value," we have

prepared so many varied attractions that the mere list of titles would more than fill the Open Letter page.

W. D. Woffal



FROM A GRAFLEX NEGATIVE

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